Attorney's Docket No. 0236.0004
COMBINED DECLARATION AND POWER OF ATTORNEY (ORIGINAL, DESIGN, NATIONAL STAGE OF PCT, SUPPLEMENTAL, DIVISIONAL, CONTINUATION OR CIP)
As a below named inventor, I hereby declare that:
TYPE OF DECLARATION
This declaration is of the following type: (check one applicable item below)
X original
design
supplemental
[NOTE: If the declaration is for an International Application being filed as a divisional, continuation or continuation-in-part application do <u>not</u> check next item; check appropriate one of last three items.]
national stage of PCT
[NOTE: If one of the following 3 items apply then complete and also attach ADDED PAGES
FOR DIVISIONAL, CONTINUATION OR CIP.]

 divisional
 continuation
continuation-in-part (CIP)

INVENTORSHIP IDENTIFICATION

[WARNING: If the inventors are each not the inventors of all the claims an explanation of the facts, including the ownership of all the claims at the time the last claimed invention was made, should be submitted.]

My residence, post office address and citizenship are as stated below next to my name, I believe I am the original, first and sole inventor or an original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled:

TITLE OF INVENTION CREDENTIALER/MEDICAL MALPRACTICE INSURANCE COLLABORATION

SPECIFICATION IDENTIFICATION

The specification of which: (complete (a), (b) or (c)

(a) _X_ is attached hereto.

(b) was filed on as Se	erial No. 0 /
or Express Mail No., as Seri	al No. not yet known and was
amended on (if applicable).	
•	
(c) was described and claimed in PC	T International Application No.
filed on	and as amended under PCT Article 19 on
(if any).	•
	·
[NOTE: Amendments filed after the original paper	ers are deposited with the PTO which contain
new matter are not accorded a filing date by bein	g referred to in the declaration. Accordingly,
the amendments involved are those filed with the	application papers or, in the case of a
supplemental declaration, are those amendments	claiming matter not encompassed in the
original statement of invention or claims. See 37	CFR 1.67.]
ACKNOWLEDGEMENT OF REVIEW O	F PAPERS AND DUTY OF CANDOR
·	
·	
I hereby state that I have reviewed	and understand the contents of the above
identified specification, including the claims, as a	amended by any amendment referred to above
I acknowledge the duty to disclose	to the Office all information known to the
person to be material to patentability as defined i	n § 1.56.
In compliance with t	this duty there is

attached an information disclosure statement, 37 CFR 1.97.

PRIORITY CLAIM

I hereby claim foreign priority benefits under Title 35, United States Code \ni 119 of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed.

(complete (d) or (e))

- (d) X no such applications have been filed.
- (e) ____ such applications have been filed as follows.

[NOTE: Where item (c) is entered above and the International Application which designated the U.S. claimed priority check item (e), enter the details below and make the priority claim.]

EARLIEST FOREIGN APPLICATION(S), IF ANY FILED WITHIN 12 MONTHS (6 MONTHS FOR DESIGN) PRIOR TO THIS U.S. APPLICATION

COUNTRY	APPLICATION No.	DATE OF FILING	PRIORITY
		(day, month, year)	CLAIMED UNDER
·			37 USC 119

	YES NO
	YES NO

ALL FOREIGN	N APPLICATION(S	S), IF ANY FILE	D MORE TH	AN 12 MON	THS (
MONTHS FOR	DESIGN) PRIOR	TO THIS U.S. A	APPLICATIO:	N	

POWER OF ATTORNEY

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Daniel A. Thomson Reg. No. 43,189

(check the following item, if applicable)

Attached as part of this declaration and power of

attorney is the authorization of the above-named attorney(s) to accept and follow instructions from my representative(s).

SEND CORRESPONDENCE TO

DIRECT TELEPHONE CALLS TO:

Daniel A. Thomson

Daniel A. Thomson

4421 Ranchwood Spur

(330) 535-9999

Akron, OH 44333-1343

DECLARATION

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

SIGNATURE(S)

	Full name of sole or first inventor: David A. Martin
	Inventor's signature want Mark
	Date June 21, 1999 Country of Citizenship: USA
	Residence: 35521 Quatermane Circle, Bentleyville, Ohio 44139
	Post Office Address: 35521 Quatermane Circle, Bentleyville, Ohio 44139
	Full name of second joint inventor, if any: David R. Montgomery
	Inventor's signature D.J.R. Motton
	Date 6/21/99 Country of Citizenship: USA
	Residence: 7435 Valleyview Rd., Hudson, Ohio 44236
	Post Office Address: 7435 Valley view Rd., Hudson, Ohio 44236
Again a ann an A	CHECK PROPER BOX(ES) FOR ANY OF THE FOLLOWING ADDED PAGE(S) WHICH FORM A PART OF THIS DECLARATION
	Signature for third and subsequent joint inventors. Number of pages added
	Signature by administrator (trix), executor (trix) or legal representative for decreased or
	incapacitated inventor. Number of pages added
	Signature for inventor who refuses to sign or cannot be reached by person authorized

*** Added pages to combined declaration and power of attorney for divisional, continuation, or continuation-in-part (CIP) application. Number of pages added *** Authorization of attorney(s) to accept and follow instructions from representative *** If no further pages form a part of this Declaration then end this Declaration with this page and check the following item	•	8	•
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PATENT

Attorney's Docket No.: 0236.0004

Applicant or Patentee: David A. Martin and David R. Montgomery

Serial or Patent No.: UNKNOWN

Filed or Issued: HEREWITH

For: CREDENTIALER/MEDICAL MALPRACTICE INSURANCE

COLLABORATION

described in

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37 CFR 1.9(f) and 1.27(b))-INDEPENDENT INVENTOR

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under Section 41 (a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled: CREDENTIALER/MEDICAL MALPRACTICE INSURANCE COLLABORATION

X the specification filed herewith.	
application serial no. 0 /, filed	_·
patent no. , issued	

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

____ no such person, concern, or organization

X persons, co	oncerns or organizations listed below*
	I statements are required from each named person, concern or to the invention averring to their status as small entities. (37 CFR
FULL NAME: David A.	Martin
ADDRESS: 35521 Quarte	ermane Circle, Bentleyville, OH 44139
X INDIVIDUAL	SMALL BUSINESS CONCERN NONPROFIT ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b)).

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

David A. Martin

Name of inventor

signature of inventor

Date 06-21-99

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under Section 41 (a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled: CREDENTIALER/MEDICAL MALPRACTICE INSURANCE COLLABORATION

X the specification filed herewith.
application serial no. 0 /, filed
patent no, issued
I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).
Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:
no such person, concern, or organization
persons, concerns or organizations listed below*
*NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27).
FULL NAME: David R. Montgomery
ADDRESS:
XINDIVIDUAL SMALL BUSINESS CONCERN NONPROFIT ORGANIZATION .

described in

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b)).

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Durie IV. Inditioning	
Name of inventor	
Signature of inventor	Date 6/21/99
FULL NAME: The Premium Group, Inc. Dan	
FULL NAME: The Premium Group, 2007	
ADDRESS: 30680 Bainbridge Road, Cleveland, C	OH 44139
INDIVIDUALX_ SMALL BUSINESS	CONCERN NONPROFIT ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b)).

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David A. Martin
Officer of The Premium Group

David R Montogmery

signature

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Date 06-21-99